

民营中小企业社会保障制度构建研究

摘要: 民营企业作为国民经济发展过程中，重要的组成部分之一，已经成为解决全国就业和经济收入的中坚力量。但从我国的民营中小企业发展的进程来看，企业依旧以追求利润最大化为原则，政策的不健全、企业自身逃避承担员工的社会保险，以及员工维护自身社会保障利益的意识薄弱，都导致了社会保障度的不完善和缺失。构建企业的社会保障制度，主要包括养老、医疗、工伤、生育、失业等方面。而企业员工的参保比例不足，福利水平待遇低，都导致了劳资关系的不和谐。本文主要从近几年民营中小企业购买社会保障的现状入手，分析民营中小企业社会保障制度的构建中存在的问题，以及需要解决的难题。并从政府、企业、员工个人三个层面，提出构建社会保障制度的建议，以完善民营企业的发展。

关键词: 民营中小企业； 社会保障； 政府、企业、员工；

Abstract: As one of the important components in the development of the national economy, private enterprises have become the backbone of solving national employment and economic income. However, from the perspective of the development process of China's private SMEs, companies still follow the principle of maximizing profits, the unsound policies, the company's own evasion of social insurance for employees, and the weak awareness of employees to maintain their own social security interests, all leading to incomplete and lack of social security. The establishment of an enterprise's social security system mainly includes pension, medical treatment, work injury, childbirth, unemployment, etc. The insufficient participation rate of employees and the low level of benefits and benefits have led to a discordant labor-management relationship. This article mainly starts with the status quo of the purchase of social security by private SMEs in recent years, and analyzes the problems in the construction of private SMEs' social security system and the problems that need to be solved. And from three levels of government, enterprises, and employees, put forward suggestions to build a social security system to improve the development of private enterprises.

Keywords: private SMEs; social security; government,

enterprises, employees;

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